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		Application Number	10/691,796
		Filing Date	OCTOBER 23, 2003
		First Named Inventor	RAYMOND A. JOAO
		Art Unit	2162
		Examiner Name	J. CORRIELUS
Sheet 1	of 1	Attorney Docket Number	RJ250

NON PATENT LITERATURE DOCUMENTS			
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		GARFINKEL, ET AL., WEB SECURITY & COMMERCE, 1997, O'Reilly & Associates, U.S.A.	
		CAGLAYAN, ET AL., AGENT SOURCEBOOK A COMPLETE GUIDE TO DESKTOP, INTERNET, AND INTRANET AGENTS, 1997, John Wiley & Sons, Inc., U.S.A.	
		ELMASRI, ET AL., FUNDAMENTALS OF DATABASE SYSTEMS, Second Edition, 1994, Addison-Wesley Publishing Company, U.S.A.	
		BERENSON, ET AL., BASIC BUSINESS STATISTICS CONCEPTS AND APPLICATIONS, Sixth Edition, 1996, Prentice Hall, Inc., U.S.A.	
		HULL, OPTIONS, FUTURES, AND OTHER DERIVATIVES, Third Edition, 1997, Prentice-Hall, Inc., U.S.A.	
		ADAM, ET AL., ELECTRONIC COMMERCE TECHNICAL, BUSINESS, AND LEGAL ISSUES, 1999, Prentice Hall PTR, U.S.A.	
		LESNICK, ET AL., CREATING COOL INTELLIGENT AGENTS FOR THE NET, 1997, IDG Books Worldwide, Inc., U.S.A.	

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